



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 09/646,728
Applicant : Jammal et al.
Filed : 04/27/2001
TC/A.U. : 3628
Examiner : Nga B. Nguyen

Docket No. : 2762-113
Customer No. : 06449
Confirmation No. : 6097

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

Under the provisions of 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicant submits herewith information that the Office may wish to consider in examination of the subject application. Materials submitted for consideration are listed on the attached form PTO-1449.

I hereby certify that each item of information contained in this information disclosure statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement.

Respectfully submitted,

By



9/17/04

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Enclosure(s): Supplementary European Search Report (3 pages)
 2 References

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| INFORMATION DISCLOSURE STATEMENT BY APPLICANT <div style="text-align: center; margin-top: 10px;">  </div> | | <i>Complete if Known</i> | |
| | | Application Number | 09/646,728 |
| | | Filing Date | 04/27/2001 |
| | | First Named Inventor | Jammal et al. |
| | | Group Art Unit | 3628 |
| | | Examiner Name | Nga B. Nguyen |
| Sheet | 1 | of | 2 |
| | | Attorney Docket Number | |

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code.

⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language translation is attached. AB indicates that only an English language abstract is attached.

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| INFORMATION DISCLOSURE STATEMENT BY APPLICANT  | | | | <i>Complete if Known</i> | | | | |
| | | | | Application Number | | 09/646,728 | | |
| | | | | Filing Date | | 04/27/2001 | | |
| | | | | First Named Inventor | | Jammal et al. | | |
| | | | | Group Art Unit | | 3628 | | |
| | | | | Examiner Name | | Nga B. Nguyen | | |
| Sheet | 2 | of | 2 | Attorney Docket Number | | | | 2762-113-II |
| NON PATENT LITERATURE DOCUMENTS | | | | | | | | |
| Examiner Initials* | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published | | | | | | T ² |
| | B | SMITH, DOUGLAS L. et al., "A Comprehensive Model For Managing Credit Risk On Home Mortgage Portfolios," Decision Sciences, Vol. 27, No. 2, 291-317, Spring 1996. | | | | | | |
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| Examiner Signature | | | | | | Date Considered | | |

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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